



THE SAVVY CONSUMER COLUMN

STATE OF TENNESSEE
DIVISION OF CONSUMER AFFAIRS

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The Savvy Consumer
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Protect your Identity this Holiday Season

The busiest shopping season of the year can be one of the worst times to become a victim of identity theft. However, there are many steps you can take to lower your chance of becoming one of those victims.

When an identity thief takes some piece of your personal information and uses it without your knowledge, you become an identity theft victim. They may run up your credit debts or even commit crimes in your name.

Here are a few tips to help you protect yourself from Identity thefts this holiday season:

1. **Don't Carry Too Much Personal Information on You** - Don't carry your Social Security card in your wallet or a lot of credit cards. Carry only the identifying information that you need. Don't print your driver's license number, your telephone number or your Social Security number on your checks.
2. **Tear Up or Shred Papers** - Tear up or shred papers with personal information before you throw them away. Always shred unsolicited, pre-approved credit offers and "convenience checks" that you don't use.
3. **Don't Give Out Personal Information Unless You Made the Contact** - Never give out your personal information in response to an unsolicited phone call or an e-mail. Your bank will not ask you to verify your account number or password in this way. When in doubt, call the company from the number you look up in the phone book.
4. **Ask Questions!** - Whenever you're asked for personal information that seems inappropriate to the transaction, ask questions like: Why do you need it? How will you protect it? Will you share it with other companies? Is there an alternative to giving the information?
5. **Check Your Bills and Bank Statements Promptly** - Check your credit card bills and your bank statements as soon as you get them. If you see any unauthorized transactions, call and report them right away. Call if bills don't arrive on time. It may mean that someone has changed the address or other information in your account so that you will not learn about fraudulent charges.
6. **Make online payments securely.** When buying items online, always make sure that you are on a secure site so that no one else can get your credit card information.
7. **Always do periodic checks of your credit record to make sure there are no errors.**

The Tennessee Division of Consumer Affairs is here to help you understand your rights and responsibilities, to resolve complaints through the mediation process, to investigate violations of the state Consumer Protection Act, and to clarify consumer protection laws. We are here to help consumers and business owners who have been affected by unfair business practices.

If you need our services, please feel free to call Consumer Affairs toll-free at 1-800-342-8385. Another great resource is our Web Page, where consumers can get tips on everything from investment scams to home repair. You can find this information on our website at www.tennessee.gov/consumer.